

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

IN RE: MAUREEN ANITA FLANDERS	)	
<b><u>Debtor(s)</u></b>	)	CHAPTER 13
	)	
CREDIT ACCEPTANCE CORPORATION	)	CASE NO. 19-15621 (ELF)
<b><u>Moving Party</u></b>	)	
	)	
v.	)	
	)	
MAUREEN ANITA FLANDERS	)	11 U.S.C. 362
<b><u>Respondent(s)</u></b>	)	
	)	
WILLIAM C. MILLER	)	
<b><u>Trustee</u></b>	)	
	)	
	)	
	)	

**CERTIFICATION OF DEFAULT BY DEBTOR IN VIOLATION OF STIPULATION  
APPROVED ON OCTOBER 23, 2020 AND EX PARTE REQUEST FOR RELIEF FROM  
THE AUTOMATIC STAY**

Comes now Credit Acceptance Corporation ("Credit Acceptance") filing this Certification of Default and ex parte request for relief from the automatic stay and hereby certifies;

1. That on October 23, 2020, the Court entered an Order approving a Stipulation providing for an arrearage cure, monthly payments to Credit Acceptance, and for relief from the automatic stay under certain circumstances.
2. Paragraph three (3) of the Stipulation provides that the Debtor is to cure arrears by making her regular monthly payment of \$492.33 plus an additional \$833.83 (total payment of \$1,386.16) per month for the months of November 2020 through April 2021 (6 month cure) directly to Credit Acceptance.
3. Paragraph four (4) of the Stipulation provides that commencing November 2020, if the Debtor fails to make any payment to Credit Acceptance within thirty (30) days after it falls due, Credit Acceptance may send, via facsimile and regular mail, the Debtor and counsel a written notice of default of the Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.

4. In violation of the Stipulation, the Debtor has failed to make the arrearage-cure payments of \$1,386.32 each due for December 2020 and January 2021, for a total default per the terms of the Stipulation in the amount of **\$2,772.64**.
5. On January 28, 2021, Credit Acceptance served a 10-day default letter on the Debtor and her attorney in accordance with the terms of the Stipulation. To date, the default(s) have not been cured.
6. As a result of the defaults stated in paragraph four (4) of this Certification, Credit Acceptance is entitled to stay relief a in regards to personal property described as a 2017 Kia Sportage bearing vehicle identification number KNDPM3AC8H7039628.

Respectfully submitted:

/s/ William E. Craig

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